The Fraternal Age

and THE FRATERNAL FIELD

May
1956

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557,529

Men, Women,

and Children

are members of

The Illinois State Capitol, Springfield, Illinois

ROYAL NEIGHBORS OF AMERICA

A Fraternal Life Insurance Society

The membership of Royal Neighbors of America is more than six times the 1950 population of Springfield, the Capital of the State of Illinois.

Insurance in force . . $428,002,356

Admitted Assets . . . $156,715,144

Women—write for details on the fine opportunities to sell Royal Neighbor fraternal life insurance.

Royal Neighbors OF AMERICA

Supreme Office Rock Island, Illinois

Woodmen of the World offers for the first time

FREE TREATMENT NEAR HOME

for members afflicted with Pulmonary Tuberculosis

Tuberculosis is still the nation's No. 1 killer of men under 34. However, new methods are outmoding old techniques in the treatment and cure of tuberculosis and progress is being made.

This has come about, according to the National Tuberculosis Association, through the development of better techniques of treatment and especially through the discovery and almost universal use of wonder drugs such as Streptomycin, Isoniazid and Para-aminosalicylic Acid.

The Association points out that it also has been discovered that climate is not a major factor in the treatment of TB.

"Today, the men who have spent their lives in research, diagnosis and treatment of tuberculosis are convinced that climate is not necessary in the fight against this disease. Most tuberculars can be successfully treated at or near their homes, regardless of where they live."

—Elmer Hess, M.D.
President
American Medical Association

"The best place for most patients to go for treatment of tuberculosis is the hospital near home."

—National Tuberculosis Association

Our new plan for free treatment of afflicted Woodmen

Keeping in step with modern medicine, the Woodmen of the World has discontinued operation of its own hospital, where free treatment has been provided to more than 4,900 members since 1923, in favor of a new and better plan for the treatment of its tuberculous members. The plan provides that Woodmen with a year or more of membership will receive free treatment at nationally recognized private hospitals in or near their home cities . . . or even as outpatients if this treatment is authorized.

This new plan offers many advantages. The most important:

1. Treatment near home and family.
2. Quick, easy access to modern methods in lung surgery.
3. No reacclimatization necessary.

Many members can complete convalescence at home, benefiting from family contacts and familiar surroundings. Healthy people make happy homes.

This new plan of free hospital treatment is just one more reason why **it's better than ever to be affiliated with the Woodmen of the World.**

For additional information write to Medical Department. . .

FRATERNITY • PROTECTION • SERVICE • SINCE 1890

World's Financially Strongest Fraternal Benefit Society

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LIFE INSURANCE SOCIETY
Home Office: 1708 Farnam Street
Omaha 2, Nebraska

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President

MAX B. HURT
Executive Vice-President

J. R. SIMS
Secretary

JOHN N. COCHRAN
Treasurer

Meet Our Million-aires!

Five A.A.L. representatives had over $1 million paid-for business in 1955. Fourteen more had over $750,000. Eighty-one more had over $500,000. Our 1955 new business totaled over $143 million, a gain of 21.9% over 1954 and a three year increase of 91.9%. Of our 100 salesmen with $500,000-plus production, 84 met all other requirements for our President's Club and will be honored in Chicago in July.

WILFRED E. KLEINE
$1,136,956

MRS. JUNE L. PARK
$1,015,146

HAROLD W. RIESS
$1,026,300

ROBERT H. GREWE
$1,026,500

WILMER P. WERNING
$1,000,500

Three-Quarter* and half million producers

*John G. Pluto
*Erwin H. Reinholtz
*John F. Nauss
*Henry F. Steinkamp
*Henry A. Krumm
*Melvin A. Timmel
*Edward A. Merten
*Ernest W. Balke
*Emil J. Droege
*Walter Boedeker
*E. F. Stoppenhagen
*Donald C. Freiberg
*Marvin R. Florell
*Henry Poppe
Fred C. Bammel
Fred Wieheck
A. R. Denkert
Raymond W. Schmidtke
Arnold C. Maurer
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Walter A. Lueker
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Otto W. Wittkopp
Ernest A. Weick
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Henry C. Vogel
Herbert A. Lowe
Harlan W. Scheibe
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Edward J. Kaiser
Richard S. Bloor
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Theo. Schwoch
Robert J. Mitchell
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Doyle R. Graham
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Osmar F. Christopher
Vilas H. Krueger
Fred Bork
John J. Schaeffer
Walter E. Beinke
Clarence R. Ferg
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Francis N. DeLand
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Arthur H. Schmidt
Hugo Vollrath
Walter Mueller, Jr.
W. A. Rusch
Floyd V. Hartman
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Elmer H. Krueger
John P. Haus
Garry Schol
Carl E. Peiler
Dearle C. Schatz
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Aid Association for LUTHERANS

LEGAL RESERVE LIFE INSURANCE

The Fraternal Age

and THE FRATERNAL FIELD

MONTHLY NATIONAL JOURNAL OF THE FRATERNAL BENEFIT SYSTEM OF LIFE INSURANCE SOCIETIES

RUMINATIONS OF THE EDITOR

THIS EDITION could well be called the Prospecting Issue, for there is so much valuable experience recorded in the various papers printed. They were written by experts who gave them at the May meeting of the Fraternal Field Managers' Association. President Richard E. Henne, who is Field Superintendent of the Gleaner Life Insurance Society, certainly had a good program.

Whenever I hear talk or read about prospecting, I think about the first time I ever heard Wilfred E. Kleine, the top millionaire producer last year for the Aid Association for Lutherans. He told a story which many of you know, but it is always good.

"The new field representative," said Mr. Kleine, "usually starts out like Christopher Columbus who is credited with discovering America. When Columbus started, he didn't know where he was going. When he got there, he didn't know where he was. When he returned, he didn't know where he had been. And he did it on borrowed money."

Mr. Kleine emphasized that such representative had no prospect list, no work plan and failed to keep records—all three of which are necessary besides knowing what you have to sell and how to sell it.

LAST MONTH I said in an editorial: "We have heard it stated that a life insurance salesman without prospects is like a merchant without a stock of merchandise to sell. Another view would be of a factory without raw materials to process. It is added that the field worker who does not look for prospects each day will soon be out of business; no matter how good he is at salesmanship he has no work to do. So the experts tell us that the first and most important thing in the field is to compile a lis of prospects (not suspects) and keep adding to it."

THE PANEL MEN discussed Prospecting in its various phases, each outlining the plans which he had found successful. Ideas were handed out like a farmer sowing wheat, which means that the audience had plenty from which to choose.

Some people value ideas from the money-making standpoint. There were a million dollars worth of ideas at that meeting in Chicago on May 3rd. Some have one way of prospecting, and some another. Whatever way those in the audience work, there was something of value to be added to their knowledge.

The four ways of prospecting were covered thoroughly. It was one of the most productive programs I have ever seen.

THROUGH SERVICE CALLS was the subject of Edward A. Merten, F.I.C., who recently has taken the Northern Cook County, Ill., general agency of the Aid Association for Lutherans. Mr. Merten has had long experience and knows the fraternal life insurance business.

"Prospecting through service calls is prospecting at its most desirable level," he said. "It is an opportunity for a life insurance salesman to win the good will and confidence of a certificate holder."

Mr. Merten related that his first sale was the result of a service call.

Some of the opportunities for service calls were listed: Changes of address, beneficiary changes, juvenile certificates transferred to adult status and the payment of claims.

"I have found that prospecting through service calls builds clients on a lasting basis," stated Mr. Merten.

THROUGH REFERRED LEADS was the phase handled by T. E. Newton, Field Manager of the Woodmen of the World Life Insurance Society. The "referred leads" to which he gave attention were leads from the home office, distributed to state managers who placed the cards in the hands of field workers.

Mr. Newton's story was amazing for the vast scope employed by the Society in compiling the leads, and amazing on account of the new business.

Fifty-nine sources of leads are found in the home office. These provide for the distribution of 3,000 cards a month. Each call made on these leads is worth $425 of protection written.

He predicted, basing his statement on experience, that during 1956, referred leads worth over $165,000 in commissions and representing about $15,000,000 of new business would be sent to the field men.

"Under the program we have in effect, every man, new or old, has prospects," said Mr. Newton.

THE JUNIOR LODGE program takes care of all prospecting problems, was emphasized by W. H. Hougham, Southern Illinois State Manager for Modern Woodmen of America. He gave examples of new lodges built and old lodges revived, with consequent prosperity for field workers by promoting junior activities. A million dollar producer revived a lodge by this approach and made his big success.

Mr. Hougham told the story of another representative on his staff who raised a dormant district to leading position in the whole organization.

The children go home with good words for the M.W.A., and that is an "in" to the whole family. The children are growing up, becoming adults and establishing their own families. "We're not wondering where our prospects are coming from. We know," Mr. Hougham declared.

A REMARKABLE STORY about experience in Direct Mail Prospecting was told by W. P. Langhaug, General Agent for the Lutheran Brotherhood at Oak Park, Ill., a suburb of Chicago. His agency was the leader in the Society in 1955.

Mr. Langhaug stated his agency has been quite successful in this kind of prospecting, "without doubt very effective and profitable."

He described four kinds of letters sent to selected lists, and records are kept of the results. He quoted one letter that is very successful. The letters pave the way for calls.

Mr. Langhaug gave the figures and described how it is done. "I have observed that agents who use direct mail are better organized in their work methods."

He recommended that the managers present encourage their agents to use direct mail. "I am sure they will be amazed at the results, he concluded.

A BIG FEATURE of the meeting is how the field managers exchange their ideas and experience. That is the fraternal way of competition.

Colorado Governor a 25-Year Modern Woodman

HON. EDWIN C. JOHNSON, Governor of Colorado, center, received a 25-year membership emblem from that Society's Superintendent of Agents, R. H. PLATT, the presentation being made in the governor's office in the state capitol, Denver. Governor Johnson, a former United States Senator, is a member of Modern Woodmen camp 10815, Craig, Colo. At right is VINCENT J. CASSIDY, Colorado State Manager for Modern Woodmen.

Report of N.F.C.A. Meeting

FROM THE OFFICE of Foster F. Farrell, Secretary-Treasurer-Manager of the National Fraternal Congress of America, comes the Report of the Sixty-ninth Annual Meeting, which was held in Toronto, September 26-28, 1955.

This report is mighty attractive. Its brilliant red varnished cover, with an outline map of North America, is fresh and good to look at. It is a volume of 134 pages.

Starting with a picture of the newly elected officers and members of the Board of Directors, followed by a handy Table of Contents, the book proceeds with the proceedings of the convention. Those who sat through the sessions recognize that nothing is omitted. Reading the proceedings is like being in attendance again. Besides the reports and motions, the addresses of two brilliant guest speakers are printed.

There is an Appendix which lists the names and addresses of officers and directors, as well as the officers of the sections. Then follows the Constitution which was adopted September 30, 1954.

Past meetings of the National Fraternal Congress of America are listed, as well as the past presidents of the National Fraternal Congress, organized in 1886, the Associated Fraternities of America, organized in 1901, and the N.F.C.A., which is a merger in 1913 of the first two organizations.

A Directory of Presidents and Secretaries of Member Societies is included. Their addresses are given.

This Report of the 69th Annual Meeting is a credit to the National Fraternal Congress of America.

Going to Miami Beach, Florida

THE 1957 national gathering of Lutheran Brotherhood agents will be held April 29th and May 2nd at the Balmoral in Miami Beach, Florida.

YOUR TRAINING IS CONTINUOUS

when you're a Modern Woodmen Agent

(Modern Woodmen's Home Office training permits agents to share ideas and experience that they can put to work profitably in the field.)

Men who keep abreast of latest developments in the life insurance industry are the ones who profit most. As a Modern Woodmen agent you keep abreast because your training never stops. Training groups are purposely kept small. In this way you get virtually personal attention from instructors who have mastered every phase of life insurance . . . its principles . . . its uses . . . its applications and sales procedures.

Increased earnings and the opportunity to "get ahead" are built into the future of every Modern Woodmen Agent. If you want a career with a continuous future . . . one that places no limits on the use of your talents . . . there's a place for you at Modern Woodmen.

MODERN WOODMEN OF AMERICA

Life Insurance Since 1883

Home Office **Rock Island, Ill.**

1886 - 70th Year - 1956

Protected Home Circle

SHARON, PENNSYLVANIA

Home Office Building

BENEFITS PAID OVER $57,000,000

A Legal Reserve Fraternal Insurance Society for Men, Women and Children

JOSEPH SPENCER
President

JOSEPH NELSON
Secretary

Dio W. Dunham's Long Service

LONG ACTIVE in the Press Section of the National Fraternal Congress of America, Dio W. Dunham, 82, died on April 16th at Theda Clark Hospital, Neenah, Wis., after a long illness. He had retired as Editor and Publicity Manager of the Equitable Reserve Association on December 31, 1952, after 41 years of service to the Society.

He was born May 14, 1873, in Oshkosh, Wis., and started his career as a newsboy, later becoming a reporter and city editor of the Oshkosh Daily Northwestern. He served 18 years there before becoming advertising manager of a merchandising firm.

Always interested in politics, Mr. Dunham was asked to be executive secretary to Congressman J. H. Davidson in 1906. After Davidson's retirement from Congress, Mr. Dunham stayed on in Washington as secretary to Congressman Gustav Kuestermann.

After six years in Washington, Mr. Dunham returned to Wisconsin to take the post he was to hold for 41 years at the Equitable Reserve Association.

In 1911 he moved his wife and two daughters to Neenah and became an active citizen there. He served as a member of the Library Board, was Judge Advocate of Winnebago County during World War I, and served as President of the Neenah Businessmen's Club in 1919 and 1920. In 1921 he became a director in the Twin City Building and Loan Association, later becoming Vice-President, and was President at the time of his retirement in 1952.

For four years Mr. Dunham was a member of the State Finance Committee of the Republican Party, and in 1938 was honored by being appointed a member of the State Board of Pardons by Governor Julius Heil.

A member of the Masonic organization since 1895, he completed 62 years with the Order and served for two years as President of Neenah Assembly, No. 1, of the E.R.A. He was active in the Press Section of the National Fraternal Congress for many years, always willing and available for service. He was President of the Section in 1924-25.

Survivors include his widow, Mary; and two daughters, Mrs. R. P. Jorgensen, Edmonds, Wash., and Mrs. William Bigler, Long Beach, Cal.

The funeral was held on Thursday, April 19th, at the Kessler Funeral Home, Neenah.

Artisans Order Admits Women

WOMEN were admitted to membership in the Artisans Order of Mutual Protection for the first time in the annals of the 83-year old Philadelphia fraternal order when the first women's assembly was initiated and its officers installed.

More than 200 women took the obligation of the Order at a precedent-breaking meeting which took place on the anniversary date of the Order's founding, Tuesday, May 1st. The meeting was held at 8 P. M. at Artisans Memorial Building.

Mrs. Samuel J. C. Greene became the first female Master Artisan and head of the women's division

Some 1500 junior female members under the age of 16 were also enrolled under the benefits of the Order and will be eligible for senior membership when they become adults.

The till-now staunchly male Artisans Mutual Order of Protection was founded in Philadelphia in 1873 by a small group of Pennsylvania businessmen visiting the city for the State Constitutional Convention, as an "organization of men working for the good of each and the betterment of their fellowmen; committed to the protection of the home and loved one, and the care of the sick and needy."

Today the order has grown to 88 assemblies with most of its 40,000 members located in metropolitan Philadelphia. Since its founding, the national headquarters of the Order has been in Philadelphia.

The move to admit women to the order was initiated about five years ago when several board members expressed the belief that women would be a valuable asset to the organization. At that time, many wives of Artisan members were already active in Artisan Aids, an affiliate group of members' wives which carries on a program of hospital and charitable work. Among these women was Mrs. Greene, who is a Past President of Artisan Aids as well as a Past President of the Women's Auxiliary of the Artisan Memorial Post, Pennsylvania Department of the American Legion. She is also a Vice-President of the Women's Auxiliary Philadelphia County Council of the American Legion.

Last year the necessary amendments to the constitution and by-laws of the Artisans were finally approved and the women began organizing to form Philadelphia Assembly No. 1.

Assistant Field Director

MISS JEANETTE ARNOLD of Rock Island, Ill., an employe of the Supreme Office of the Society for the last 33 years, has been appointed to the newly created post of Assistant Field Director of Royal Neighbors of America by the Board of Supreme Directors.

In her new capacity Miss Arnold is assisting Miss Anna B. Spangler, Supreme Oracle and Field Director, with various phases of the Society's field work. Much of Miss Arnold's time will be devoted to the development and maintenance of a closer relationship between supervisors and deputies and the Supreme Office.

JEANETTE ARNOLD

Miss Arnold entered the employ of the Society in 1923, starting in the stenographic department. She was transferred to the Supreme Oracle's department in 1928 and has been employed there continuously since that date.

AAL Raises Interest Payments

INTEREST PAYMENTS for 1956 will be increased by the Aid Association for Lutherans, reports LeRoy G. Stohlman, President. Additional interest on certain funds left with the AAL by members and beneficiaries will be based on 3.25 and 3.5 percent instead of 3.0 percent as in recent years. The action was taken by the AAL Board of Trustees.

Surplus refunds left to accumulate with the AAL will be credited with 3.5 percent interest or the guaranteed rate, whichever is higher. Settlement agreements not involving life contingencies and the guaranteed portion of agreements involving life contingencies will receive excess interest based on 3.25 percent.

Scottish Clans Convention

DELEGATES to the Royal Clan convention of the Order of Scottish Clans arriving in New York City on Saturday, June 16th, will be met at railroad and bus terminals by members of the local committee. A church service on Sunday has been arranged at the Second Presbyterian Church, 96th St., at 8 p.m. Delegates are asked to bring their plaids to wear at this service.

There will be a boat ride on Tuesday and a banquet on Wednesday.

After the convention many of the delegates will fly to Scotland, and some will go by Cunard Line ships.

W.C.O.F. Solvency Ratio

WRITING in the Women's Catholic Forester, High Chief Ranger Mary E. McCullough is quoted:

"Many years ago the High Court voluntarily set up a Contingency Reserve Fund which was to serve as a bulwark against emergencies such as excessive death and investment losses. Now that the law requires all insurance societies to set up security valuation reserves there is no need to substantially increase the voluntary Contingency reserve each year—1955's amount is the same as 1954.

"After deducting the above-mentioned items from the Assets we still have $3,023,766.34 remaining which is our surplus. However, our true surplus is $5,473,766.34 — Contingency $2,450,000.00 plus $3,023,766.34.

"Our solvency is 123.14% which means that for every $100.00 in liabilities there is a coverage of $123.14. Several years ago our ratio was higher —the reduced ratio is attributed to revaluing certificate reserves to 2½% interest assumption. This revaluation is now completed. Next year we expect to increase the solvency ratio."

Assistant to the Treasurer

CARL A. THOMSEN, of Cedar Rapids, Iowa, has been appointed Assistant to the Treasurer and Auditor of Lutheran Brotherhood, it is announced by Carl F. Granrud, President of the Society.

A native of Waterloo, Mr. Thomsen attended Iowa State Teachers' College at Cedar Falls and City College of New York, graduating from the University of Iowa in 1949 with a degree in commerce. Following a year of graduate work, he was engaged in public and private accounting work in Iowa, most recently by the Collins Radio Co. in Cedar Rapids.

Expanding in New York City

GEORGE SHELLEY, Director of the Eastern Division for The Maccabees, announces the moving of the offices of The Best Insurance Agency of the Society to 135-02 Liberty Ave., Richmond Hill, Queens, New York. The new location offers larger service quarters for the agency, in addition to increased parking conveniences and expanded facilities.

This office is one of several Maccabees agencies located in the New York area, the largest being the Metropolitan Agency at 60 East 42nd Street. The Maccabees operates in 42 states and the District of Columbia of the United States and 4 provinces of Canada.

Nathaniel J. Cooperman and Herman Groman, in charge of The Best Insurance Agency, have an extensive insurance background, having formerly been training officers for the Insurance Division of the Veterans Administration. Cooperman and Groman have been with The Maccabees for the past five years and are among the Society's leading producers and, as such, have participated in The Maccabees Sales Conference Programs. Both are members of the Million Dollar Production Club. Groman is a member of the Life Office Management Association and has completed the Life Underwriters Training Course. Cooperman will complete the L. U. T. C. this term.

In their new location, Cooperman and Groman will conduct insurance training classes every Saturday morning and also hold an evening training class. They train and license new men in life underwriting.

Won Prize for Photography

HORACE L. ROSENBLUM, Director of Public Relations of the Woodmen of the World Life Insurance Society, was in Florida, April 10-14, inclusive, to attend the semi-annual Board of Directors meeting of the Public Relations Society of America. He is a member of the Board, and the sessions were held at the Key Biscayne Hotel, Key Biscayne, Miami.

He engaged in a picture-taking contest in connection with the meeting and won first prize in the scenic classification. The prize-winning photo is an unusual shot of the front of Key Biscayne Hotel.

Eastman Kodak Company, sponsor of the contest, gave each contestant a Brownie Camera with flash attachment, supplied the films and had them developed free of charge. As prize winner, Mr. Rosenblum won a very handsome Telechron electric clock. The picture will be printed in the Key Biscayne Hotel's monthly house publication.

Mr. Rosenblum has been elected twice to one-year terms as the Omaha Chapter's representative on the National Board.

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Degree of Honor Building St. Paul 2, Minnesota

A Truly FRATERNAL Organization

EDUCATIONAL FRATERNAL
SOCIAL BENEFICIAL

Modern legal reserve Life Insurance and Retirement Income Policies

Relief and Fraternal Service Fund for aid to aged and needy members

Educational Loans available to young members

THE 1954 ANNUAL STATEMENT SHOWS:

Insurance in force	$77,899,055
Total membership	115,265
Assets	$29,456,514
Surplus and voluntary reserves	$ 7,270,085
Dividends to members in 1954	$ 119,676
Benefits paid since 1894	$24,119,787

Licensed in Twenty-One States.

Mrs. Edna E. Dugan
National President

Mrs. Clara B. Bender
National Secretary

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Excellent territory now available for full or part time agents in Wisconsin, Minnesota, Iowa, and Illinois.

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Seventy-nine years of real fraternal and life insurance service. CSO rates at 2½% interest assumption.

Field men and women wanted for Illinois, Missouri and Iowa. Salary and liberal commission. Apply

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A Track to Run On...

They're hot off the press!

Completely new sales techniques and materials for each of six basic insurance plans, plus programming aids, provide the Maccabees Representative with a new sales "track to run on" . . . helping him to determine the needs of prospects and their families.

Too, The Maccabees has long provided its members with a "track to run on" in the form of organized fraternal, social and service activities to help them toward enjoying a more useful, more purposeful life.

THE MACCABEES
—A LIFE INSURANCE SOCIETY
The Maccabees Building • Detroit 2, Michigan

Offices in principal cities of the United States and Canada

Wisconsin Fraternal Congress

Officers Elected by Wisconsin Fraternal Congress

Front row, from left: MYRTLE M. GAMBLE, Past President; GLADYS PODKOMORSKI, Secretary; AUGUST SPRINGOB, President; JOSEPH B. SWIDERSKI, Vice-President; MARGARET WEISE, Treasurer.

Rear: Directors WILLIAM WENGER, LORA MYROLD, HENRY GAWRISCH and AGNES KANE.

NEW OFFICERS of the Wisconsin Fraternal Congress were named at the recent annual meeting. They are:

President — August Springob, Catholic Family Life Insurance.

Past President — Myrtle M. Gamble, Catholic Knights of Wisconsin.

Vice-President — Joseph B. Swiderski, Federation Life Insurance of America.

Secretary — Gladys Podkomorski, Polish National Alliance.

Treasurer — Margaret Weise, Royal Neighbors of America.

Directors — William Wenger, National Mutual Benefit; Lora Myrold, Scandinavian-American Fraternity; Henry Gawrisch, Aid Association for Lutherans, and Agnes Kane, Degree of Honor Protective Association.

Mrs. Gamble was elected Delegate to the National Fraternal Congress.

The meeting was held in Milwaukee with Mrs. Gamble presiding. R. Gordon Pope, Equitable Reserve Association, and Lillian Sharen, Degree of Honor, led the music.

J. P. Michalski, Polish Association of America, reported on the Toronto convention of the National Fraternal Congress.

George H. Crowns, President, brought greetings from the N.F.C.A.

Insurance Commissioner Paul Rogan gave an address.

The afternoon session was largely given to reports of committees. Alex. O. Benz, Aid Association for Lutherans, spoke on the Flag Day Foundation, of which he is President.

Harold C. Hoel, C.L.U., Superintendent of Agencies, Lutheran Brotherhood, addressed the convention on "The Future of Fraternal Insurance."

F.I.C. Association Elects

FRED POLZIN, Lutheran Brotherhood general agent in Milwaukee, is the new President of the Fraternal Insurance Counselors association. He was elected at the annual meeting in Chicago on May 4th, succeeding David Baer, Buffalo, N. Y., of the Baptist Life Association.

Other officers elected are: Vice-President, John W. Dressler, of Omaha, Woodmen of the World; Secretary-Treasurer, William M. Olsen, of Joliet, Ill.; Mr. Baer, Carl J. Rennekamp, of Aurora, Ill., Aid Association for Lutherans, and Joseph Arndt, of Sheboygan, Wis., Modern Woodmen, Directors.

Harold C. Hoel, of Minneapolis, Lutheran Brotherhood Superintendent of Agencies, was moderator of a session on "How the Fraternal Insurance Course Can Meet the Sales Challenge." The guest speaker at the afternoon meeting was Hal Nutt, Director of the Purdue University Life Insurance Marketing Institute.

Field Managers' Officers

THE Fraternal Field Managers' Association, at its annual meeting in Chicago on May 3rd elected John N. Cochran, of Omaha, Nebr., Woodmen of the World Life Insurance Society, as President, and M. J. Emerson, of Minneapolis, Lutheran Brotherhood, as Vice-President. They are Treasurer and Assistant Superintendent of Agencies of their respective fraternal societies.

Robert H. Platt, of Rock Island, Ill., Superintendent of Agents, Modern Woodmen of America, remains as Secretary-Treasurer. The Executive Committee members are: Richard E. Henne, of Detroit, Mich., Gleaner Life Insurance Society, Past-President; George V. Krampien, of Appleton, Wis., Director of Agencies of Aid Association for Lutherans; Robert O. Shepler, of Detroit, Mich., Maccabees.

"Prospecting Techniques" were discussed by a panel group.

An address was given by Chas. K. Reid II, of Hartford, Conn., Senior Consultant of the Life Insurance Agency Management Association.

Gleaner Life's Fine Record

GAIN of over two millions of insurance in force was among the records made by the Gleaner Life Insurance Society. The total at the end of 1955 was $52,658,329. The Society has been increasing the amount in force every year for the past decade, and last year's gain was the best.

Assets increased to $14,658,611.76, a new high in the Society's history. Contingency reserves and surplus were $1,507,320.05, in addition to the bond investment reserve of $65,598.00. Solvency was 111.46%.

Interest earnings in 1955 were 3.48%, and the ratio of actual to expected mortality was 38.98%.

Actuarial Association

A MEETING of the Fraternal Actuarial Association will be held on June 6th at Edgewater Beach Hotel, Chicago, announces Secretary John Gall. President this year is Samuel Eckler. An interesting program has been arranged.

William Matheson Anderson, President of the Society of Actuaries, will bring greetings.

A previous paper will be discussed: "Abandoned Property Regulations and Practices," by Joseph P. Conte.

Four new papers will be presented, as follows:

"Mortality Investigation of Lutheran Brotherhood," by Alan Peterson, Actuarial Assistant of that Society.

"First Year Lapse Experience by Individual Agent," by Henry F. Scheig, Assistant Actuary of Aid Association for Lutherans.

"The Uniform and New York Fraternal Codes," by Charles C. Dubuar, Chief Actuary of the New York Insurance Department.

"A Matter of Life and Death," by W. Rulon Williamson, Research Actuary.

Much of the afternoon will be devoted to Discussion of Topics of Current Interest, providing a variety of subjects. Among them will be "The Variable Annuity and Endowment," on the question are they desirable plans for fraternal societies, and what are some of the actuarial problems? Another subject is the New Uniform Fraternal Code.

W.O.W. Conservation Award

MELVIN O. STEEN, Chief of the Fish and Game Division of the Missouri Conservation Commission, was presented the Woodmen of the World Natural Resources Conservation Award April 19th, for his eminent work during more than 35 years in wildlife conservation.

Dr. Herbert B. Kennedy, Woodmen Vice-President and Medical Director, presented the award at a banquet in the Missouri Hotel, Jefferson City, attended by many of the state's outstanding leaders in conservation work.

Mr. Steen is the first Missourian ever to win the award.

Dr. Kennedy said Mr. Steen received the high award because of his long history of conservation work which has brought him international fame.

Mr. Steen "came to Missouri as chief of the Fish and Game Division of the State Conservation Commission. His record in this position is rated one of the best anywhere, in or out of the United States," Dr. Kennedy said. "In fact, many rate it the best," he said.

"He was the first wildlife man in America to envision the conservation potentials of the now-famous 'soil bank' and to advocate its enactment."

Mr. Steen, who operates a farm at New Bloomfield, began his conservation career in 1920. He came to Missouri in 1944.

During the depression years he advocated a plan for the restoration and conservation of waterfowl habitat in the Northwestern states.

Later he entered the service of the Bureau of Biological Survey in Washington, D. C., to assist in bringing his plans to fruition.

A trusted friend of the late Harry Hopkins, adviser to President Franklin D. Roosevelt, Mr. Steen helped direct emergency relief activities in the 1930's.

While with the United States Fish and Wildlife Service, Mr. Steen directed the selection, acquisition and development of 80 national wildlife refuges.

Dr. Kennedy also is very active in conservation. He is a member and former Chairman of the Nebraska State Game Commission and Past President of the Omaha Fish and Wildlife Club.

DR. HERBERT B. KENNEDY (right), Vice-President and Medical Director, Woodmen of the World, presents the Society's Natural Resources Conservation Award to MELVIN O. STEEN, Chief of the Fish and Game Division, Missouri Conservation Commission.

The Fraternal Age

and THE FRATERNAL FIELD

MONTHLY NATIONAL JOURNAL OF THE FRATERNAL BENEFIT SYSTEM OF LIFE INSURANCE SOCIETIES

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WALTER BASYE

Editor and Publisher

Who Owns America's Jobs?

WE OFTEN WONDER how much of an appeal to voters in election years is the cry that leaders of business and industry are too influential in government. That cry is used a great deal, so the politicians voicing it must believe that successful men are a menace to good government. The implication is that the common people are losing some of their rights. The Russian Communists picture the American people as slaves to their capitalist masters, which line of thought is along the same line.

Who owns America, a few rich people who crack their whips over the backs of the toiling masses? Or is America owned by the common people who save their money, who buy life insurance with the premiums invested in the wealth of the country, or invited to share in ownership by purchasing shares in the companies that employ them? The fact is that the men who stand out in front of industry, business and banking are servants of the masses who own the shares. They achieved their place by demonstrating superior ability in management . . . for the benefit of the public and the shareholders.

A compilation of America's 25 largest companies in number of common stockholders as of December 31, 1955, is revealing. A.T.&T. heads the list with 1,409,000 shareholders. General Motors is second with 537,751. Ford Motor Company has 350,000; General Electric, 347,844, and Standard Oil of New Jersey, 320,000. The total of stockholders in the 25 companies is 5,982,746. When we consider there are over 1,300 corporations whose shares are traded freely, the total list would be immense. And that does not take in life insurance policyholders whose funds are invested in common and preferred stocks and the bonds . . . such as industrial, utility and railroad bonds.

One large corporation with which we are familiar is not included in the list of 25 . . . possibly not large enough, but it is a giant. We refer to the Eastman Kodak Company. One third of the population of this community, especially Kodak employees, are owners of the corporation's shares, and it is interesting that no person owns as much as one percent of the capitalization. The employees own their jobs, and we do not know one who would like to be called one of the proletariate.

This all points to the fact that capitalism in America is mutual participation. If there is a "workers' paradise" it is right here. How did it start? Up until the time that the industrial age got going, vehicles were built in blacksmith shops, weaving was done at home, clothing was made by tailors and dressmakers. But locomotives and steamships could not be produced in that manner. Their production required capital. During the early period shrewd men found ways to build immense fortunes for themselves, even up to the time of E. H. Harriman, father of the present Governor of New York, and Henry Ford.

Life insurance was no exception. The early life insurance companies getting their start about a century ago were for the purpose of enriching those few who owned them. But in 1868 a railroad master mechanic at Meadville, Pa., conceived the idea of people insuring themselves through fraternal cooperation. That was the chief idea and a fraternal benefit society was organized. It was based on the elemental fact that one person cannot insure himself; he has to join with others, and the idea worked out with the contributions of all in pools for the benefit of widows and orphans. The idea spread throughout North America. The members owned the societies and they own them today.

The reader may remark that the big life insurance companies have mutualized and the policyholders own them. The fact is that they did not accept mutualization until forced to, and their mutualization is on a theoretical proxy representation. Today they do not send proxies to their policyholders.

The fraternal benefit system is the big and early example of ownership by the common people. The members have representation in management, which is an active participation, and they have the responsibility of keeping their societies going concerns through the open contract. That idea and principle established participating ownership of all concerned, and if there is another "workers' paradise" on the face of the globe, we would like to see it. As a man-made institution it is not perfect, but it is far better than dictatorship and communism.

Economic Outlook for 1956

WE RARELY HAVE MORE than a passing interest in the financial and economic prognostications of financial leaders and politicians. We usually feel they have something to sell with free publicity. But recently, April 27th, we received a press release in which A. Moyer Kulp, head of the investment committee of the Wellington Fund, sounded fairly sensible. We say it this way because nobody knows what the future economic outlook is.

We pass along his views because field representatives selling life insurance protection like to look at a rosy future. When everybody is feeling prosperous they get more applications.

"Industrial production which reached a record peak in this country last winter is expected to continue close to these levels into the fall when a better than seasonal improvement is expected," said Mr. Kulp.

In a report on the general business outlook, he stated "that if there is no strike, (remember that "IF"—Editor) steel production is expected to drop more than seasonally in the third quarter because of forward buying in anticipation of wage and price increases. Steel output is then expected to snap back to a high rate in the fourth quarter."

He said that residential building and automobile production, which are off from last year's record peak, have stabilized at satisfactory levels. "Their moderate decline has been fully offset by the rise in capital expenditures for plant and equipment and the rise in general construction activities of all kinds. The flexibility of the economy has again been demonstrated by the orderly nature of the readjustment which occurred in last year's booming areas—automobiles, residential building and consumer credit.

"Generally speaking, the economy seems to be in satisfactory balance," Mr. Kulp stated. "By the last quarter of this year repayments and extensions of consumer credit again will be in good balance. Wage earners' income will rise a bit more by that time, thus paving the way for consumption of goods and services to rise."

He remarked that the Wellington Fund, whose $500 million investments he supervises, has not allowed the percentage invested in common stocks to rise as the market rose into new high ground in recent weeks. "This does not represent a bearish attitude . . . but traditional policy of adjusting the portfolio to abrupt shifts in relative values and risks."

Voluntary Mass Movement

AT CINCINNATI on April 13th was organized a new association. It is called the Health Insurance Association of America, and was brought into being by accident and health insurance executives. Speaker at the meeting was J. Dewey Dorsett, General Manager of the Association of Casualty and Surety Companies. He had a program for the accident and health men which could be followed by any organization going to the public with insurance programs. He advised them to be bold.

"More than 100,000,000 persons—or nearly two-thirds of the entire population of the United States—have some form of voluntary hospital, surgical or medical expense coverage," Mr. Dorsett declared. "Premium writings in the last 10 years alone have increased some 380 percent, and we haven't more than scratched the surface of our opportunities in this field, either as to the amount of insurance that should be written or the forms that are waiting to be developed."

Speaking of what the public wants, is ready to buy, and is determined to have—one way or another—is more complete security insurance than is now readily available, he described: "A very positive future accident and health insurance demand, is accident and sickness loss-of-income insurance. Another is catastrophe medical coverage for low income groups." Unless this is provided it "brushes the doorsteps of government intervention."

But the health and accident people had a handicap to overcome, hence the organization of the new Association. "A comparative handful of companies, most of them specialty writers, played fast and loose with accident and health coverage—and before you could say Jack Robin, all companies in that field were smeared with the tar of suspicion in the public mind, as all of us so painfully know.

"You have a story to tell," he declared. . . . "The very creation of the Health Insurance Association of America is the basis for an entire public relations campaign in itself. It was established to clean out any remaining unfortunate conditions in this field, to fix and maintain sound ethical practices, and to generally promote the conditions of our business consistent with the public welfare."

Mr. Dorsett proposed, "Let's be proud of our business," which is sound doctrine in any line.

He asserted: "In the six most recently recorded years alone, accident and health insurance premium writings have more than trebled.

He indicated that is just a beginning.

Will Be Celebrated

FRATERNAL WEEK is just ahead. Fraternalists in various localities throughout the country are making plans for celebrations. According to the Proclamation of George H. Crowns, President of the National Fraternal Congress of America, which was published in the March issue of this journal, the week is from June 10th to 16th. It includes special mention of Flag Day on June 14th, which will also be observed.

The Fraternal Societies of Greater Pittsburgh, a large organization of active fraternal leaders, is going to stage a television broadcast on Flag Day. The original plans contemplated a series of television programs during the summer months but they were changed to the fall since the committee felt that more viewers would be available. However, a special television program will highlight Fraternal Week on Station WQED in the Pittsburgh area. Because most of those affiliated are nationality societies this is a fine thing; the officers and members like to show their love for America. They will go ahead with the series later.

Then the group in Wisconsin which has promoted the Flag Day Shrine will be active. That shrine is the original one-room school house where Flag Day originated, and fraternalists have preserved it and express their patriotism there.

There are so many "weeks" observed throughout the year, this is an opportunity for fraternalists to demonstrate that their week is one of the best. Others will be dinners and programs in which members of a number of societies co-operate in a spirit of fellowship. Without that spirit there would be no fraternal system. The achievements of the system are mighty, and this is one of the reasons.

Prospecting Through Service Calls

By EDWARD A. MERTEN

EDWARD A. MERTEN

PROSPECTING THROUGH SERVICE CALLS is prospecting at its best, a large number of friends is an element of great strength, and opportunities of making friends become quite obvious, says Mr. Merten, who is General Agent for the Aid Association for Lutherans in Northern Cook County, Illinois. This was given in the panel on Prospecting at the Fraternal Field Managers' Association meeting.

IN LIFE INSURANCE SELLING, it is axiomatic that if a man cannot prospect, he cannot hope to succeed. This being true, then it is imperative that we give much thought to this phase of our business. We should strive to prospect in a manner that will be productive and personally desirable.

Prospecting through service calls is prospecting at its most desirable level. What is service? It is giving assistance or kindness to another. It is an opportunity for a life insurance salesman to win the goodwill and confidence of a certificateholder. Through our sincere efforts to serve him, we find that he, in turn, will manifest an active interest in our success.

Our Most Important Product

Since it is also a truism that a large number of friends—or centers of influence—is an element of great strength in life insurance selling, the importance, and opportunities, of making friends through service calls becomes quite obvious. Service, therefore, is our most important product.

First impressions are lasting ones. When I entered the life insurance field as a salesman, my first sale—while undergoing field training with my general agent—was the result of a service call. Our home office had sent a change of address on a certificateholder and in calling upon him for the purpose of transferring him in a local branch, we discovered that he had recently become married.

Beneficiary changes were effected on all of his life insurance certificates, and we transferred him to his local branch. Under these friendly circumstances of providing a service, it was comparatively easy to discuss additional life insurance needs to this young man who had just taken on the responsibilities of a wife. A review of his program resulted in an additional $10,000 life insurance being placed on his life, plus a $1,500 plan on his wife—for a total of $11,500. The ideal conditions under which this interview was held, and the ease in which the sale was consumated, impressed me greatly. Similiar experiences through calls of this type have served to strengthen my belief during the years that have passed, that prospecting through service calls is prospecting at its best.

Adequate Service Training

A field man, to be of service, must have adequate service training. Unless he is fairly well trained in the use of the various forms, rules and regulations of his society, both he and the society can lose prestige. Proper guidance in setting up beneficiary designations, the use of settlement options, the restrictions and benefits as contained in the certificate are all the responsibilities of a qualified field man.

The alert, experienced life insurance representative knows that service calls are the direct, or indirect source of a large portion of his new business year after year, and he is more than willing to pay the price in the time and study that is required to become thoroughly acquainted with company policy. Here the ratio of sales to calls is higher than most other areas; there is a world of testimony to that fact.

Men who prospect through service write business easily, and practically solve their prospecting problems once they get to using this system.

One of our members in this area purchased a $5,000 certificate about four years ago, but was never called upon again by the representative who had sold him. This spring, the new district representative in that area called upon him only to learn that the member had purchased $35,000 from another company in the interim. A short story, but a sharp reminder of the importance of servicing each of our certificateholders at regular intervals.

Who Will Write This Man Next?

As you look at the certificateholder to whom you are rendering a service, ask yourself this question, "Who will write the next life insurance on this man?" Resolve then and there that it will be you; make your service to this person a real service—follow through completely and you will acquire a friend and a booster who will eventually become YOUR client, if he is not one now. And if you have sold him previously, you will solidify your position as being HIS insurance man.

A field man from another fraternal society related this incident: He received notice from his home office that a certificateholder in his territory had been put on automatic premium loan. In calling at this home, he found that the insured had been bedridden for 14 months, and that he would continue disabled for many more months to come. This man had purchased his life insurance several years previous to this, and had been neglected by the agent who had sold him.

You can imagine the happiness and relief of the insured when the representative pointed out to him that he had premium waiver clauses on all four life insurance certificates which he owned. The field man obtained and filed the required forms for disability from the two societies involved, and an appreciative invalid subsequently referred seven of his friends and relatives to this underwriter, that resulted in a total of $65,000 worth of business written. This was, indeed, prospecting at its best.

Opportunities for Us to Call

The kind of service calls we may make are many and varied. The Institute of Life Insurance informs us that between 50 and 60 million life insurance contracts are involved in address changes each year. What a tremendous number of opportunities for us to call on people with good reason, to sell ourselves, our services and our societies. This transient population brings new prospects right to our doorstep, with their new homes, new jobs, and new needs.

Service calls in which beneficiary changes are requested immediately bring to mind a change in the family status. Perhaps a bachelor has become a benedict, or there is a new baby in the family. A prospect—and a good one—in either case.

Another type of service call that provides fine prospecting is when we receive word from the home office that a juvenile certificate is being transferred to adult status. It presents an ideal time to increase that small juvenile plan to an amount commensurate with the responsibilities of approaching manhood. It presents an occasion for us to explain the several riders our association makes available to him, now that he is an adult. It is an opportunity to re-sell our association to his family or individual, and to write additional business.

Service Is the Keystone

Service is the keystone upon which all fraternal life insurance societies are built. The life insurance man who works in the spirit of service sees life underwriting as a real profession. The life insurance underwriter who reaches the professional stage in his growth, lives and works on a high and enviable plane.

I will conclude by citing another of my personal experiences. A man whom I insured in November of 1954, was killed in an auto accident in March of the following year. I was proud to be able to sit down with the distraught widow and assure her that she was well provided for financially, because of her husband's life insurance program—part of which I was instrumental in setting up. The insurance I had sold him called for a quarterly premium of $70.50, and had returned to his family $20,000. This was in addition to his other insurance benefits. With a sincere desire to be of some service, I set aside one day in order to take the widow to the Social Security office to file her claim for survivor benefits, to take her to the bank, to her lawyer, etc.

The Big Payoff

Several days later I was pleasantly surprised to receive a letter from this woman expressing her heartfelt appreciation for what life insurance had done for her and her two sons. This letter proved invaluable, for it became a powerful factor in closing many of my subsequent sales. She had given me permission to show this letter to my prospects. Here, a small service that I had rendered was repaid to me a thousandfold.

There is one other thing of interest to report in this case: Through this widow, I wrote a $9,652 single premium program. I have found that prospecting through service calls builds clients on a lasting basis. Prospecting through service calls is the BIG PAYOFF!

Hotel Reservation Cards Sent

FROM THE OFFICE of Foster F. Farrell, Secretary-Treasurer-Manager of the National Fraternal Congress of America, has been mailed to the secretaries of all member-societies the hotel reservation cards for the 70th annual meeting of the Congress.

The place is Hotel Statler, Cleveland, and the date is September 17-19. Mr. Farrell suggests that the cards be filled out and mailed directly to the hotel as soon as possible, so that there will be no disappointment in securing the type of accommodations desired.

He adds that the registration desk will be open on Sunday, September 16th, from 10:00 A.M. to 4:00 P.M., also 8:00 A.M. to 4:00 P.M., through Wednesday.

He enclosed a Schedule of Events, calling attention to the Press Section breakfast on Monday morning.

"President Crowns is arranging an interesting program and has already secured some outstanding speakers. More on this later!" says Secretary Farrell, who adds, "Reports from various Sections indicate that they are already at work preparing programs which will be varied and informative."

The Schedule of Events follows:

Monday, September 17

Morning: Press Section Breakfast, Presidents' Section, Secretaries' Section, and Press Section.

Afternoon: Plenary Session—N.F.C. of A.

Tuesday, September 18

Morning: Youth Counselors' Section, Actuaries' Section, and Medical Section.

Afternoon: Investment Section, State Fraternal Congresses Section, and Law Section.

Evening: Banquet.

Wednesday, September 19

Morning: Plenary Session—N.F.C. of A.

Afternoon: Field Managers' Section.

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Prospecting Through Referred Leads

By T. E. NEWTON

FIFTY-NINE SOURCES OF LEADS are found in the Home Office, producing three thousand a month for the field men, says Mr. Newton, who is Field Manager of the Woodmen of the Life Insurance Society. Thus every man, new or old, has prospects. Each call is worth $425 of protection. This was given in the panel on Prospecting at the Field Managers' meeting.

T. E. NEWTON

MY SOCIETY, the Woodmen of the World, will give its field men, during 1956, referred leads worth over $165,900 in commissions and representing about $15,000,000 of new business. These figures represent leads from the home office and are not some imagined perfect score should every lead become a sale. This is the money we expect to pay on the amount of business named and directly attributable to leads we have sent the field men.

Let's go back a moment to the program title of my talk, "Referred Leads." To us, as I'm sure with many of you, this term has always meant "a prospect referred to the field man by some member or other interested party." That is, "Referred Lead" meant generally this one type of lead until about a year ago. At that time, we launched a program of "Referred Leads" from the home office of the Woodmen. More than that, we determined from the first to let this program work for the home office as well as the field man. By this, I mean we have a constant check on the effectiveness of pamphlets, prospect securing literature, ads in our magazine, etc. We know whether we want to continue or drop any item.

Have Definite Calls to Make

There is no doubt of the importance of prospecting. Its importance is the reason we are making it a major part of the program here today. A field man may be tops at approach, motivating and close, but if he has no prospects, his talents go to waste. This you all have known for years. My reasons for bringing up the point is this: Every man is a little better or a little worse than some other man at personal prospecting, regardless of his other talents. Especially is this a problem with a man new to our business. We believe the home office can help equalize this situation by going a step further than just urging, educating or even insisting that our men prospect. Under the program we have in effect, every man, new or old, has prospects. The new man or the poor prospector has definite calls he can make and the good prospector has more. We are not only teaching our men to prospect, but are doing additional prospecting for them.

Possibly a number of you are carrying on a similar program, but this is the way we are going about it:

First, we selected the sources of these leads, such as expiration of limited pay life and endowments, expiration of terms, ad and magazine inquiries, first year anniversary, juvenile attaining age 16, member recommendations through D. O. S. (dividend checks), claim prospects, and many others. We are using 59 sources so far and expect to furnish from 35 to 50 thousand leads a year.

A Check Back on Every Phase

Second, we have set up an I. B. M. punch card system to cut manual labor to a minimum and to give us a good check back on every phase of the operation. Every lead is punched and printed on a card and two duplicates are made. We keep one duplicate and the state manager keeps one when he sends the original card plus the source material to the proper field man. The original card has a place to show results of calls and remarks. After the call is made, the I. B. M. card is returned to the home office and the results noted. Realizing that this may not always be accurate, we run a daily check against business issued. When business is issued on a name from these leads, it is credited.

Let me give you some interesting examples of what is happening in the first ten months: These figures are based on actual issues only. We recently sent leads on 112 members, having 5 year convertible term. To date, 61 applications have been secured for $209,000 of business. In other words, 54% were converted to permanent insurance, the certificates averaging $3400 per member.

Another interesting group are those derived from claims where the beneficiary has received payment in excess of the face amount. Our records show in the last few months two such prospects referred the field man to ten or more applications. The category as a whole has accounted for $282,000.

In many cases the referred prospect is too old or otherwise unable to receive protection, but by making the call, our field man has been led to members of his family or friends. One overage prospect in Louisiana helped the field man secure his five sons. We know that many apps are secured in this way, but we do not count them in the totals of this system, unless the field man states, on the returned prospect card, the names of those secured.

Three Thousand Leads Per Month

Let's look at some of the over-all totals. We are now furnishing 3000 leads per month and our men are writing $2,125 of insurance for every five prospect calls. This makes each call worth $425 of protection. This is after ten months of operation when many of our men are just beginning to work these leads as they should. Keeping the field abreast of results is making more of them go after these prospects.

One illustration of exceptional results is in Alabama where one of our men received 25 referred leads from the home office on which he wrote nine applications for $31,000.

We are just beginning to realize what the real potentials of this program can be. Since the start, some eleven months ago, we have almost doubled the source of leads. At the start, we were sending about 1600 each month. Now it is 3000. If we are not sure of a card, notice or letter, and have various suggestions, we run a test. Recently, there were two letters suggested for securing prospects in an inactive area. Our promotional team was about to go in for recruiting field men and recreating activity. We sent each letter to half of some 290 adult members we found lived in this area. Within ten days, we had 14% replies and 171 prospects other than the members themselves. Incidentally, the letter suggested by our Treasurer John Cochran brought in two-thirds of the replies, which are still coming in, but we are going to check further and see which letter produces the most business. Knowing John's ability, I won't be surprised if his letter is the one adopted for this project in the future.

In this way, we keep a constant check on pamphlets, notices, letters, etc. sent by the various departments of the home office. We record the number sent, number of replies and business written from replies, giving us an answer as to how effective each item is.

Centers of Influence in Lodges

Let me make it clear that I do not, for a moment, believe that this system, or anything like it, will do away with the need for constant, individual prospecting on the local level by the field man. Referred leads from local centers of influence in particular, I believe, to be among the finest prospects obtainable. On this point, I feel the fraternal benefit society is particularly blessed. You all know successful commercial agents who have worked for years to build a center of influence. We have them ready made in our lodge system if our men will only use them. Through our lodges, our publications, our homes for aged members and the many other features unique to the fraternal system, we tie our members much closer to us than does the commercial company. Given service and the right opportunity, the majority of these members are willing and even anxious to refer our field men to their families and friends.

We do not want our field men to stop servicing or working through their local centers of influence, but neither do we want a valuable source of prospects to lie dormant at the home office. If prospecting is the life blood of our field work, then our home office is the blood bank giving transfusions to the men in the field.

Final Call for Fraternal Week

A COMMUNICATION sent out on April 30th and signed by President George H. Crowns and Secretary-Treasurer Foster F. Farrell, National Fraternal Congress of America, is as follows:

Under date of March 1, 1956, the President, Geo. H. Crowns, of the National Fraternal Congress forwarded to you a package containing a letter, together with four enclosures, relative to FRATERNAL WEEK—June 10-16, 1956.

Recently the Committee on Public Relations of which Thomas J. Carroll, 44 E. Broad Street, Suite 614, Columbus 15, Ohio, is the Chairman, met in Columbus, Ohio with the President and Secretary-Treasurer of the Congress in attendance. At said meeting, said Committee directed that the President and the Secretary-Treasurer of the Congress, on behalf of said Committee, forward to you a letter reminding the fraternal system to use every effort to make FRATERNAL WEEK in 1956 one of the outstanding fraternal weeks in the history of the Congress.

The Committee desires to have each and every society in all of its branches participate in some fraternal activity during said week, and, to secure in the localities in which the societies celebrate, publicity in their local papers and forward a copy of said write-ups to the Chairman of the Committee, namely, Mr. Carroll, whose address is stated above.

We have thousands of branches throughout the United States, and just one little public act of fraternalism by the members of these branches will create a desire on the part of those that witness said acts to know more about the fraternal system. The object is to sell fraternalism and the old saying goes, you cannot sell them unless you tell them.

FRATERNAL WEEK — June 10-16, 1956, a week to be remembered.

Unity Life President's Club

ON Monday, May 14th, the Unity Life President's Club met at the Concord Hotel, Lake Kiamesha, New York, a fabulous resort. It was attended by President E. R. Deming, Vice-President and Secretary L. J. Bayley and other officers who were hosts to the field men who qualified for the Club in 1955.

An App-A-Week for 16 Years

CALIX F. BAUER, district manager for the Minnesota Ancient Order of United Workmen in the St. Cloud area, has completed 16 years (836 weeks) as a member of the field department's App-A-Week Club.

1886 **1956**

THE WILLIAM PENN FRATERNAL ASSOCIATION

(Formerly Verhovay Fraternal Insurance Association and Rakoczi Aid Association)

Has been serving its members and their families for over SEVENTY YEARS with the finest of insurance protection as well as with Accident and Health insurance.

Embarking on its SEVENTY-FIRST year of operation, all fraternal and social activities of its 417 Lodges located in sixteen different States of the Union, are being expanded among its more than 89,000 members, to better foster the ideals of fraternalism.

Home Office:

436 Fourth Avenue, Pittsburgh, 19, Pennsylvania

Eastern Office:

782 Fairfield Avenue, Bridgeport, 4, Connecticut

COLOMAN REVESZ, *National President*
JOHN SABO, *National Auditor*
RICHARD J. PHILLIPS, *Investment Manager*
ALBERT J. STELKOVICS, *National Secretary*
JULIUS SOMOGYI, *National Treasurer*
ELMER CHARLES, *Field Manager*

THOUSANDS OF GRADUATES

will start this month to look for jobs . . . will begin careers . . . lay the foundation for individual estates.

At this critical period, wise mothers will recommend membership in one of the country's outstanding fraternal societies to provide wholesome social activities as well as safe, sound legal reserve life protection.

Advise your daughter to investigate the advantages offered by membership in the

Supreme Forest WOODMEN CIRCLE

OMAHA, NEBRASKA

FLORENCE HOLDEN JENSEN
National President

LOUISE PATRICK
National Secretary

Prospecting Through the Junior Lodge

W. H. HOUGHAM

By W. H. HOUGHAM

•

A MILLION DOLLAR PRODUCER in his territory is quoted by Mr. Hougham that the junior program takes care of all his prospecting problems. The fraternal societies that write, educate and service junior members have an inside track position in the race for clients. Mr. Hougham is Southern Illinois State Manager for Modern Woodmen of America and gave this in the Field Managers' panel discussion.

•

HAVING ATTENDED the last two or three annual meetings of the Fraternal Field Managers' Association as an interested and receptive spectator, I respect the invitation to participate in a panel discussion, particularly on a subject which has meant a great deal to me and has been the avenue to a definite portion of any success I may have had in the life insurance business. Not all of you will agree with all I may say. Some of you may not place the same emphasis on junior business, but if I am to take any part in a discussion of "Prospecting Techniques" which lead to successful selling, such discussion must be on junior business and junior activity as they develop a prospect field, increase production and inspire agents. You'll be either willing or unwilling listeners.

Good public relations is a prime requisite in the progress of anyone who serves people. It is the spark plug in the motor of success.

"Good Public Acceptance"

Good public relations can be rephrased as "good public acceptance." What is the life insurance industry as a whole doing in trying to develop "good public acceptance?" Educating the reading public through advertisements describing the particular values of life insurance? Yes. Encouraging agents to accept responsibility in community service? Yes. Planning for the future through the education of youth? Definitely yes!

The March issue of Managers' Magazine carried a very fine article entitled "1800 Ambassadors of Good Will" which told of the new trend in public education which is of great significance to people in the life insurance business. According to R. Wilfred Kelsey, of the Institute of Life Insurance, more and more young people in high school and colleges throughout the country are receiving instruction in how to manage personal and family finances wisely. This included instructions in the fundamentals of life insurance and how to use it because educators have come to realize that life insurance plays an important part in any family's well-rounded financial plan.

As more teachers and students receive instruction in personal and family finance every year, substantial progress will have been made toward a better trained and more responsible citizenry, toward happier and better adjusted family life. At the same time, understanding and good will toward life insurance will continue to grow and will result in a more effective and intelligent use of our product and services.

Fraternal's Inside Track Position

Are fraternal life insurance societies keeping abreast of this trend toward education and service? I can only speak of experience in my own society. I feel we have an inside track position in this race for clients who are in the life insurance market as we write, educate and service junior members. May I ask that you forget the individual and pardon the use of the personal pronoun "I" as we discuss this topic as I humbly acknowledge that I do not have all the answers but feel that the pattern of family approach through junior business and activities has been responsible for a large portion of the progress in my agency.

As State Manager, the hiring and training of new men, of bringing them into production as rapidly as possible so that they can make money out of our business, is of primary importance. We have used the junior business-activities pattern in introducing new agents to territories which had been inactive for years, and in reactivating old timers content to rest on their laurels into leaders in the state agency.

Junior Activities Approach

The first successful agent hired through the Southern Illinois agency overcame the lack of public recognition and interest through the junior activities program and built his territory so that it was Modern Woodmen's leading district all in a three year period. So positive a demonstration of the activities approach seemed enough proof that we could build our state agency force more rapidly if we operated through junior emphasis. Using this program in introducing new agents to a community has not only been profitable to the agent but to the Society as well. It has also proven to be adaptable to the varied personalities of many agents.

In the Southern Illinois agency we have a million dollar producer. His first introduction to the life insurance business was through a junior club so it was natural for him to develop his own agency force around the junior business and activities pattern. According to his statement the junior program takes care of all his prospecting problems and one is inclined to believe him when in one week's time, in addition to routine service calls and adult sales appointments, his agency wrote $25,000 in life insurance on the lives of boys and girls who registered at the Modern Woodmen booth at the county fair the previous week. The booth, incidentally, was paid for, erected and serviced by junior clubs and their youth leaders.

Is he known in the two counties he services? Without having paid one cent for newspaper advertising, his name and the name of Modern Woodmen appears in every newspaper in the area through news events and stories of interest to local people, because they tell of activities enjoyed by their children and their neighbors' children. Through articles on junior club events, this agent averages better than 100 inches of newspaper space a month, with many stories hitting the front page. They say, "Service is the rent you pay for the space you occupy." Service is the price he pays for advertising and good will.

Junior Activities Leadership

We like our local people interested in production of new business, collections and community service. Such people are fine centers of influence. Good local representatives who develop a desire to be of community service will be eager to accept junior activities leadership. In this way they can serve their community and also profit through commissions on insurance sales which come more readily to a salesman who is well and favorably known. A local representative who, through a service program, can be raised to a place of prominence in his community enhances public interest in our Society. The Junior Activities Program is designed for use at the local level. It must be simple in order to be adaptable to all communities in which we serve. If we operate in smaller communities we must adapt ourselves to their standards and customs. But service is not designed for small towns alone. Cities are just big towns. Properly adapted, all areas welcome such offerings as the Halloween Youth Community events, Oratorical Contests, Homecoming Parades, and Local and County Fair participation. Money cannot buy the publicity and favorable acceptance we receive through these mediums.

I am a member of the Bloomington-Normal Life Underwriters Association. At a recent meeting one of our members, who is a member of a special committee on public relations for the National Life Underwriters Association, made a detailed report. She had just returned from a National Committee meeting held in Peoria and reported the concern of the life insurance industry in its public relations program. What is it going to do? Show film strips to various high schools and colleges. This and more is just what our Society has been doing through its junior club community relations program for the past 12 years. I wish we had 100 Junior Clubs with an average membership of 100 in each. Presently we have about 75 clubs with an average membership of 85. If we had 10,000 junior members over the state we would have enough centers of influence to make prospecting the simplest part of an agent's work.

Information a Child Takes Home

Each child who benefits from our youth program is a part of our advertising staff. In telling of the enjoyments had at club meetings and community events each child is spreading good will. Every program is drafted and communicated as a message to the family as well as to the child. Information that the child takes home regarding the society has a definite effect on the attitude of parents.

I do not feel junior business is the sum and substance of all we strive to achieve in building a life insurance agency, but I do believe that a child who is excited and pleased with Modern Woodmen membership is an excellent "in" to any family. It is said people buy life insurance from agents whom they like and in whom they believe rather than insisting on insurance with any particular company. Our agent, as a friend of the family through his efforts on behalf of Johnny or Janie, has the best opportunity to complete Dad and Mom's insurance program.

Recently our agency collected an annual premium of $2500 from a man who could have purchased life insurance from any one of a dozen companies, but as his children were members of our junior club, we were family friends and he liked us. Because we were his friends, through his children, we were aware of his changing needs and able to service those needs through $20,000 of additional life insurance. This isn't a solitary incident. It happens over and over again. It is a part of our prospecting pattern.

We are now living in a period when all public service institutions will be called upon to justify their very existence to the public they profess to serve. In the absence of such justification, completely satisfactory to the public, substitutes or alternates which are acceptable will be found to take the place of existing organizations. We want the good will of our policy owners. We want the prestige that accompanies greater public acceptance of our services. We are interested in the valuable by-products which naturally flow from a great body of satisfied customers.

I plan to be in the life insurance business for many years to come. Many of my men feel the same way. We're not wondering where our prospects are coming from. We know. We know there are 4,000,000 babies being born every year in addition to all the youngsters running around in Southern Illinois who enjoy Modern Woodmen activities. What's more, hundreds of the graduated junior members who have reached adulthood are building homes and raising families of their own. We're mighty busy co-operating with them and getting them started on their life insurance programs. Such co-operation is not a sentiment—it is an economic necessity.

INDEPENDENT ORDER OF FORESTERS

Eighty-first Annual Statement for year ending 31 December, 1955

Fraternal and Insurance activities during 1955 have again resulted in increased protection for members. The Assets owned have increased to $60,921,399.74. Membership is now 249,449 with Insurance in force of $276,956,220.00. During 1955, $3,805,118.76 was paid to members and their beneficiaries, bringing the total benefits paid since organization to $196,953,426.51.

ASSETS		LIABILITIES	
Bonds at authorized Values	$41,924,774.35	Insurance Reserves	$46,185,293.00
Stocks at authorized Values	9,046,678.00	Claims in Process of Completion	308,257.98
Mortgage Loans	2,115,787.31	Advance Premiums and Deposits	1,244,896.63
Real Estate Owned	2,303,711.19	Liabilities and Expense Reserves	343,892.32
Policy Loans	2,628,618.61	Investment Reserve	6,578,521.80
Cash on hand and in Banks	1,467,529.77	Staff Pension Funds	1,395,025.30
Sundry Assets	150,060.79	Orphans Home Endowment Fund	22,483.95
Accrued Interest and Premium due	1,284,239.72	Golden Jubilee Benevolent Fund	114,286.50
		Surplus Sick Benefit Fund	802,402.38
		Surplus Adult and Junior Fund	3,926,339.88
	$60,921,399.74		$60,921,399.74

Supreme Court Fraternal Benefits

Orphans' and Sanatoria Grants and Poliomyelitis Benefit to Members during 1955, $171,125.93

Insurance Reserves $46,185,293.00

Investment Reserves $6,578,521.80

Surplus Funds $4,728,742.26

LOUIS E. PROBST
Supreme Chief Ranger

J. C. ELDER
Supreme Secretary

C. D. McCREARY
Supreme Treasurer

Prospecting Through Direct Mail

By W. P. LANGHAUG

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PROSPECTING IS A TECHNIQUE and it must be developed and continually cultivated, says Mr. Langhaug, who is General Agent for Lutheran Brotherhood at Oak Park, Ill., a suburb of Chicago, the leading general agency of the Society in 1955. He was one of the four speakers in the panel on Prospecting in Chicago.

•

W. P. LANGHAUG

MANY LIFE UNDERWRITERS find prospecting their greatest problem. I believe that the majority of the men who fail in the life insurance business fail because of their inability to prospect. Prospecting is a technique and it must be developed and continually cultivated if one is to attain success in our business. I have found from my experience as a general agent that most agents can, after a reasonable period of training, carry on an intelligent interview but the problem is to secure prospects to tell their story to and be able to do so under favorable circumstances.

My agency has been quite successful in prospecting through direct mail. From the results, several of my agents have experienced in prospecting through the mails, I am convinced that this type of prospecting is without a doubt very effective and profitable. First, I would like to discuss with you the process of direct mail prospecting. Later in this discussion, I will tell you how we use the mails and also the results we have experienced.

"A Friendly Knock at the Door"

As I see it, the prime purpose of direct mail is to pave the way for a future call. One expert puts it this way, "A pre-approach letter is like a friendly knock at the door." In other words, it breaks the ice. It gives the prospect a chance to learn something about you, your business, also know what you are going to discuss. It enables you to get the interview underway faster. There are four types of direct mail letters which are being used successfully in our business.

First, is the bait letter. This letter is used in connection with an advertising novelty such as a pencil, calendar or memo pad. The article offered in most cases has no connection with life insurance, however, mention of life insurance is made within the letter. Another item used is that of offering facts on social security and taxation. The offering of a baby book to parents of newly born children has proven very successful. There is one problem with this type of letter and that is that the replies are stimulated by the desire to receive the novelty rather than any interest in life insurance. In spite of this, bait letters draw a larger proportion of replies than other types do.

Second type is a letter offering information about an insurance plan. Sometimes premium stuffers are used instead of a letter. This type of letter has also been quite successful.

Third type is a sales promotion letter announcing the fact that the agent is planning to call on the prospect within the near future. This type of letter is usually sent out either by the agent, general agent or the home office. This kind of letter has two advantages to the agent in that it gives him a schedule of definite places to call and gets him out into the field. It has this advantage that it makes the underwriter feel obligated to call on these people who have received his letter.

Fourth type is a series of mailings with a different objective. The basic idea in this type is the building of a mailing list. The list usually consists of names of people not known to the underwriter or it may consist of policyholders. Mailings are usually sent out at regular intervals. They may be various items such as circulars, letters or blotters depending on the objective of the underwriter. The purpose is to keep the underwriter's name before the prospect. They serve to build prestige by impressing the recipient with the underwriter's competence and ability. They provide the underwriter with a basis for an approach to a further discussion of the prospect's life insurance problems.

An underwriter when attempting to use direct mail prospecting should choose a letter which appeals to him. If the letter appeals to the agent, it is more likely to hold his interest and result in greater success. When building the mailing list, one must keep in mind to get names of individuals who should be interested in what we have to offer, the names should be reasonable prospects and the names and addresses correct. I believe that success in direct mail depends on three things, the type of prospect circularized, the appeal of the letter and the method of follow-up.

Follow Up Promptly

The number of letters to be sent out each week varies according to the number of calls a certain agent is able to make during the week. If an agent can make five new calls a day in addition to other calls and appointments, it would then be necessary to mail 25 letters per week. Most agents prefer that the letters be sent on Monday, Tuesday or Wednesday, however, records will prove that there is little difference in effectiveness in any day Monday through Friday. After the mailing list has been properly prepared and the number of letters mailed, it then becomes of utmost importance that the agent follow up the letters promptly. The third day after the prospect has received the letter is usually the most effective time to call. If the call is made later than the third day, there is the chance that the length of time is too long and the prospect has forgotten about the letter. Occasionally, an agent will send out more letters than he can call on during the week and in this case, it is necessary that he send a lesser number the following week which gives him a chance to catch up and follow-up on all letters mailed. Some underwriters follow up direct mail by phone calls. This method has proven very successful by some agents, however, the majority prefer to make a personal call.

Keeping records is very important when using direct mail. An agent should make it his business to know exactly the effectiveness of direct mail and the value to him. If an agent will keep proper records of his results on direct mail, he will undoubtedly be more successful and at all times be conscious of the results and value to him. This knowledge will spur him on to continue this method of prospecting.

Compulsion to Make Calls

There are many advantages of direct mail to a life underwriter. It forces him to compile a list of better than average prospects, it provides some compulsion to make a certain number of calls each day, it lessens sales resistance on the first call on gift letters, it provides leads, it enables him to get interviews under favorable circumstances, it provides advance information to prospects on life insurance as applied to needs, it builds prestige in the mind of a prospect about the underwriter and it offers good contacts in securing additional leads.

Over the past years, we have tried different types of letters, however, we have one letter which has proven very successful. This letter is one which I send out announcing that the local representative will call in a few days to tell them about Lutheran Brotherhood. Since we write Lutherans only, it is imperative that we make every effort to tell our story to every Lutheran whose name we have on file. We cannot take a telephone directory and select a 100 names for direct mail as only a percentage would be Lutheran and it would only be a waste of time and expense. Therefore, this type of letter works very well for us. The following is the letter used:

Successful Letter

April 17, 1956

Mr. John Doe
123 Prospect Avenue
Chicago, Illinois

Dear Lutheran Friend:

Over 300,000 Lutherans have provided financial security for their loved ones and for themselves through their own Lutheran Brotherhood.

Within the next few days Mr. Harry Anderson, our local representative in your area, will call on you. The purpose of his call is to acquaint you with your own insurance society—Lutheran Brotherhood. He will tell you of the many benefits the Lutheran Churches and our people have through Lutheran Brotherhood. You, as a Lutheran, are entitled to know of these unusual benefits.

He will also show you the "Financial Guide For Lutherans" which illustrates the benefits your loved ones as survivors will have from your present insurance combined with Social Security and what you can expect to receive at your own retirement age. Should you have a need for our services later you will then know that Lutheran Brotherhood can serve you best.

Thank you kindly for the courtesy of a few minutes of your time when Mr. Anderson calls to tell you the Lutheran Brotherhood Story.

Yours very sincerely,
W. P. Langhaug,
General Agent.

In the past two years, we have mailed several thousand letters. Of this amount, I would estimate that only 15 have called and requested not to have an agent call on them. These calls were very friendly and the majority of the folks were elderly people and stated they could not buy additional life insurance. This is an indication of the broad acceptance of this letter. We have a relatively high percentage of first call business following this letter. It appears to create a friendly feeling and also builds prestige for the agent. We have had many remarkable experiences resulting from these letters, two of which I will mention.

One agent called at the home of the individual to whom he had sent a letter and this man stated that he had received the letter and that he had been waiting for him to call. He also stated that several years previous, he had decided that he had all the life insurance he would ever buy and had refused to discuss insurance any further with several other agents, who had called on him. However, when getting this letter and for the first time learning there was a society as Lutheran Brotherhood for Lutherans, he decided he would listen to the agent's story. The result was that he applied for a $5,000 Endowment Age 65 contract. This man was age 52 and paid an annual premium of $444.60.

One woman called who had received a letter and she stated that she and her husband were elderly folks and could not buy any more insurance, so she wanted to save the agent the time of dropping over. The very day she called and before I could contact the agent, the agent made a call at this home. The woman said she had called the office and requested to not have him call as they were not interested in more insurance. The agent stated that regardless whether or not they were interested in additional insurance, he still wanted to meet them and make their acquaintance. To make the story short, this agent secured the name of this lady's daughter and later sold her husband a sizeable policy. This is an instance where a good lead was secured through a pre-approach letter.

Leading Producer's Results

To give you an idea of our results, I have taken figures from our records on our leading producer in my agency. This agent mails approximately 50 letters per month. He prefers to have

them mailed on Monday, Tuesday or Wednesday. He makes a practice of following up each letter starting on the third day. He makes a call at the home and qualifies a prospect by getting as much information as possible from the wife if the husband is not at home. He also makes an appointment for a convenient time to see both husband and wife together. He has been very successful on this method and in addition to getting a very satisfactory number of interviews, he secures a considerable number of good leads.

In 1955, we mailed out 670 letters for him. He wrote $514,000 in new business on these people to whom we sent letters and on leads that he received from them. The total premium volume on this business was approximately $12,000.

My practice is to pay the stationery, printing and clerical costs of the direct mail letters and the agents pay only the postage. In this case, this agent spent $20.10 for which he earned approximately $12,000 in first year and renewal commissions. This means that for every dollar spent on direct mail, he earned $600.00. These are the results as shown on the records of my leading producer, however, the records on several other men in my agency will also prove remarkable.

Better Organized Work Methods

From the experiences we have had with direct mail, I am convinced that it is a very profitable method of prospecting. I have observed that agents who use direct mail are better organized in their work methods. They rarely get into slump periods and their business is more regular. They seem to carry on their work with less effort.

In closing, I sincerely recommend that you encourage your agents who find prospecting a problem to use direct mail. Be sure that they give it a fair trial by conscientiously using it for a period of at least six months. I am sure they will be amazed at the results. Let direct mail help your agents make more money and attain greater success in our business.

Insurance Commissioners

THE 87th annual meeting of the National Association of Insurance Commissioners will be held May 28th to June 1st in St. Louis. Headquarters will be at the Sheraton-Jefferson Hotel, where 466 rooms and 42 suites have been reserved, as well as 109 rooms at the nearby Statler Hotel.

Host Commissioner is C. Lawrence Leggett, President of the N.A.I.C. and Superintendent of Missouri.

New L. B. Regional Heads

HERBERT JOHNSON

M. J. EMERSON

WILLIAM LUNDQUIST

DONALD E. LOMMEN

New Regional Heads

ANNOUNCED by President Carl F. Granrud, two new regional heads have been appointed by the Lutheran Brotherhood.

William Lundquist and Don E. Lommen, of Minneapolis, have been named assistant superintendents of agencies. Mr. Lundquist, field supervisor, and former agent at Redwood Falls, is in charge of the Eastern Seaboard. Mr. Lommen, in addition to serving as Educational Director in the home office, will supervise agencies in Minnesota, North Dakota and Montana.

Herbert Johnson, Minneapolis, is in charge of the territory west of the Mississippi River, including Western Canada, except Minnesota, North Dakota and Montana. M. J. Emerson, Minneapolis, is in charge of the region comprising Illinois, Indiana, Michigan, Ohio, Wisconsin and Eastern Canada.

The Society, through its 57 general agencies in 31 states, the District of Columbia and Canada, reported life insurance sales of more than $26 million during the first quarter of 1956, a gain of about 20% over 1955.

Suggested New Name Announced

THE A. O. U. W. of Kansas has been conducting a contest for a suggested new name of the Society. The winning suggestion was "First Kansas Life Insurance Association." There were two winners and they received Elgin wrist watches.

Maccabees Training Course

JOHN C. LEHR, President of The Maccabees, announces the fifth insurance training course for new field representatives at its home office in Detroit.

The group attending this session of the Home Office Training Program include J. Charles Freeman of Atlanta, Ga.; James R. Tanner, Jr., of Jacksonville, N. Car.; Mary Overstreet of Dearborn, Mich.; J. Claude Gagnon of Val D'Or, Quebec; Darwyn A. Dunkelberg of Mount Clemens, Mich.; Robert Jacobites of Highland Park, Mich.; Donald Monath, Philip Steiberg and David Reingold, of New York City.

Preceding the school at the home office, the trainees spent a week at Perdue University in Lafayette, Ind., taking the course at the Institute of Life Insurance Marketing. The home office training program is a continuation of that course. In this phase of the program the students undergo a concentrated study of Maccabees certificates and procedures. Robert O. Shepler, Field Director of The Maccabees, is in charge of the program.

As part of the introduction of the course, President Lehr greeted the trainees upon their arrival at the home office, giving them the historical background of the Society, together with pertinent facts on its growth and development over the three-quarters of a century it has been in existence.

Two Records Broken by I.O.F.

THIS YEAR the Field Department of the Independent Order of Foresters has broken two monthly records. February with production of $9,075,250 was the best in the history of the Society. The field representatives were asked to make March a Ten Million month. They did—with production of $10,596,500.

Louis E. Probst, Supreme Chief Ranger, congratulates Assistant Superintendent of Field Work Wharton Hood and the field workers with the following comment:

"To say the least, this constant growth of new business is very gratifying. Some of us can remember the jubilation felt when our field hit the first Two Million month; then to celebrate the first Three Million month the small group here at head office charged with the administration of the field held quite a party. With the advent of each succeeding record of another Million having been produced, pictures were taken to commemorate the occasion. I now have pictures of our first Three Million Month—Four—Five—Six Seven—Eight—Nine and Ten—and all of these have been taken since 1950."

"March for Harmon in March"

IN HONOR of President Harmon L. Ruff, agents of Modern Woodmen of America went on a "March for Harmon in March." They turned in more new permanent-form business than in any month during the last twenty-five years. Every type of production showed gains, both for the month, and for the year to date. New business totaling $6,848,052 was 39 per cent higher than in March, 1955, and production thus far in 1956, amounting to $16,109,483, was 17 per cent greater than for the same period in 1955. Junior Term to Age 16 insurance was up 52 per cent over March last year, and total new business showed a 40 per cent gain.

Ladies Catholic Benevolent Association

Legal Reserve Life Insurance
For Women and Children

Ordinary Life: 20 Year Whole Life: 20 Year Endowment:
Endowment at Age 60: With Options.
All Forms of Juvenile Insurance

ASSETS . . . . . OVER 32 MILLION DOLLARS
BENEFITS PAID . . OVER 71 MILLION DOLLARS

65 Years of Success

MISS KATHERINE STANTON
Supreme President

MISS BERTHA M. LEAVY
Supreme Recorder

305 West Sixth St., Erie, Pa.

Women's Catholic Order of Foresters

Organized 1891

The Popular Fraternal Insurance Society for Catholic Women

Modern Plans and Certificates to meet every need of its members. Whole Life, 20-Payment Life, 20-Year Endowment, Endowment Age 60. Double Indemnity for accidental death. Juvenile Department offers fine insurance coverage to age 18.

64 Years of Success

JOSEPHINE WEIGL
High Secretary

MARY E. McCULLOUGH
High Chief Ranger

140 N. Dearborn St., Chicago

SINCE 1883

Royal League protection has measured up to the best. Insurance for the entire family from Birth to Age 60. Modern Legal Reserve Certificates.

"You're *SURE* when *INSURED* by the Royal League"

ROYAL LEAGUE
SECURITY • PROTECTION • GOOD FELLOWSHIP

6501 W. Roosevelt Road, Berwyn, Ill.

Openings for Agents

IN SEVERAL GOOD STATES

Complete portfolio popular policies:
- Life
- Health and Accident
- Hospital Expense

Generous commissions and bonus

THE STANDARD LIFE ASSOCIATION

LAWRENCE, KANSAS

FOUNDED 1890

Ben Hur Life Association

Organized 1894

Legal Reserve Life Insurance for Entire Family

Ritualistic Work, based on Book Ben Hur

Excellent Territory Open

If Interested, Write

FIELD DEPARTMENT
BEN HUR LIFE ASSOCIATION
Crawfordsville, Indiana

L'Union Saint-Jean-Baptiste d'Amerique

A Leading, Progressive Fraternal Organization for Americans of French Descent

Home Office: WOONSOCKET, R. I.

J. HENRI GOGUEN
President General

GEORGE FILTEAU
Secretary General

Outstanding Service Since 1903

THE UNITY LIFE AND ACCIDENT INSURANCE ASSOCIATION

SYRACUSE, NEW YORK

"An Insurance Policy for Every Member of the Family"

E. R. DEMING
President

L. J. BAYLEY
Vice-President and Secretary

Opportunity

FOR CAREER PEOPLE

If you are interested in making Life Insurance selling your career,

If you want to become a Life Insurance Counsellor instead of a peddler of $1000 policies,

If you want to make more money; then write to

EQUITABLE RESERVE ASSOCIATION

Life Insurance for Men, Women and Children

NEENAH, WISCONSIN

(Good territory open for men or women in Illinois, Michigan, Minnesota and Wisconsin.)

Catholic Order of Foresters

1883 1956

Seventy Three Years of Successful Service to Catholic Homes

Fraternal Life Insurance Protection for the Entire Family From Birth to Age Sixty

Branches in 28 States and All the Provinces of Canada

Openings for District Organizers and Full-Time Field Representatives

Total Admitted Assets	$ 61,630,829.85
Combined Insurance in Force	$201,029,017.00
Combined Membership	178,317

GEORGE H. CROWNS
High Chief Ranger

HIGH COURT OFFICE, 305 W. Madison St., Chicago 6, Illinois

UNIVERSITY MICROFILMS
313 N. FIRST ST.
ANN ARBOR, MICH.

LUTHERAN BROTHERHOOD agents ENFRID BENSON, San Francisco; WALTER LUECKE, Clifton, N. J.; and HERBERT MULLEN, Stoughton, Wis., proudly present their last application for 1955 to HAROLD HOEL, *Supt. of Agencies*. Shown on the table are applications representing more than $1 million of LB life insurance put into force last year by each of these 3 agents.

Lutheran Brotherhood's Three $1,000,000 Men

LAST YEAR LB agents put more than $105 million of life insurance in force.

At the top of LB's agent-team was Enfrid Benson, followed closely by Walter Luecke and Herbert Mullen. Enfrid on the West Coast is a 9-year veteran — Walter on the East Coast and Herb in the heart of the Upper Midwest are two-year men. (Both Walter and Herb wrote over half a million their first year.)

If you are a Lutheran, you may want to join this aggressive team of fast-selling LB agents. If so, write HAROLD HOEL, SUPT. OF AGENCIES, *at the Home Office.*

Lutheran Brotherhood

701 SECOND AVENUE SOUTH • MINNEAPOLIS 2, MINNESOTA

Living Benefits for Lutherans through Life Insurance